AMENDMENTS TO THE CROSS-REFERENCES TO RELATED APPLICATIONS

In response to the Examiner's suggestions, please add the following cross-references to related applications, in addition to the related applications previously cited:

U.S. Patent Documents

| 6,332,614B1 | December 2001 | Hesse, Michael A. | 273/292. |
| 6,575,467B1 | June 2003 | Kal, Stephen F. | 273/292 |

BRIEF SUMMARY OF THE INVENTION

~~This invention provides a safeguard for any player when playing No Limit Hold Em. A player who is "all-in" can no longer make any further decisions about his hand and must see the hand through until all five community cards are dealt. As a result, on significant problem is that a player who has demonstrated superior skill and has a statistically significant advantage over his opponent can still lose, and experience what is called a "bad beat."~~

~~This invention allows a player the opportunity to fold and get back a percentage of his wager once there is no more betting possible; that is when one or more players are said to have risked all their money or be "all-in". This safeguard is only available prior to revealing the next to last card or the last card. It reduces the element of luck in No Limit Hold Em.~~

The invention is a method of limiting a player's potential loss when playing No Limit Texas Hold 'Em. The invention enables a player who has moved all-in to withdraw from a hand at one of two distinct points thereafter and recover a specific percentage of his all-in wager, less a specific fee or charge for the election. Application of the invention thereby reduces the element of luck in No Limit Texas Hold 'Em.

Although the invention is in the nature of insurance against an unreasonable loss in any given hand, because the invention is a new and unique variant of No Limit Texas Hold 'Em that requires a modification in the manner of play of No Limit Texas Hold 'Em, it is equally accurate to characterize the invention as a new card game, as set forth more specifically in the Specification.

BRIEF DESCRIPTION OF THE ~~SEVERAL VIEWS OF THE~~ DRAWINGS

~~FIG. 1 is a diagram showing a sequence of card playing and betting according to the invention.~~

~~FIG. 2 is a diagram of the type show in FIG. 1, except that it relates to a prior art game known as~~

~~Hold Em.~~

Figure 1 is a diagram illustrating the application of the invention to a sequence of card playing and betting. Figure 1 is described more completely in the section below entitled, "Detailed Description of the Invention – Subsection 2: Explanation of the Invention with Reference to the Drawings."

Figure 2 is a diagram illustrating the application of the invention to a sequence of card playing and betting. Figure 1 is described more completely in the section below entitled, "Detailed Description of the Invention – Subsection 2: Explanation of the Invention with Reference to the Drawings."

Figure 3 is a diagram illustrating the application of the invention to a sequence of card playing and betting. Figure 1 is described more completely in the section below entitled, "Detailed Description of the Invention – Subsection 2: Explanation of the Invention with Reference to the Drawings."

~~DETAILED DESCRIPTION~~ SPECIFICATION OF THE INVENTION

Upon review of the Examiners comments, and upon further consideration of the best manner in which to describe the invention, a decision was made to reformat and restate this Section, with deletions indicated with a strike-through. However, it should be noted that, although the descriptions, drawings and other related materials have been restated for purposes of clarity, no new material is included herewith.

~~There is in existence a *poker* card game known as No Limit Hold Em. The game is played so that each player has the use of seven cards in order to form a five card *poker* hand. The player having the highest *poker* hand is the game winner. Hands are ranked in standard *poker* fashion, i.e. royal flush, straight flush, four of a kind, full house, flush, straight, three of a kind, two pair, one pair, and high card, in descending order.~~

In No Limit Hold-Em each player receives two face down cards. Additionally, there are five community cards dealt face up. The term "community card" refers to a card that is exposed (face up) and available for use by any of the players in order to form a *poker* hand. Each player is enabled to use seven cards (i.e. the two concealed cards that he holds, plus the five community cards that are available to each player).

In Hold-Em the cards are dealt sequentially so that each player initially receives his two cards face down, after which the five community cards are dealt face up. Rounds of betting occur at certain times during the course of the deal as follows:

first, after the two face down cards have been dealt,

second, after the third community card has been dealt,

third, after the fourth community card has been dealt, and

finally after the fifth community card has been dealt.

Thus, there are four rounds of betting (in addition to an ante or blind bets prior to the cards being dealt.)

The term "No Limit" refers to every player in the game having the option to wager all his money or be "all-in" during each of the four rounds of betting. A player will often move "all-in" when he thinks he has the best hand and wants to win the most money from an opponent.

One significant problem with No Limit Hold-Em is that luck rather than skill, which can cost an "all-in" player all his money, can decide any one hand of poker. A player who is "all-in" can no longer make any further decisions about his hand and must see the hand through until all five community cards are dealt; hoping to end up with the best hand of poker. As a result, luck rather than decision making skills becomes a bigger part of the game.

For perspective, an "all-in" player will often be a 4-1 favorite against an opponent before the three community cards are revealed. However, after the community cards are dealt this advantage can be lost. As a result, the "all-in" player, who demonstrated more skill against his opponent, will lose all his money due to the result of a mathematical disaster.

In this new invention, the players remaining in a hand must expose their two face down cards when no more betting is possible. The situations when no more betting is possible in a hand include:

(a) there are two players remaining in a hand and one player is "all-in" and the other player is not "all-in"

(b) two or more players remaining in a hand are "all-in"

(c) there are more than two players in a hand and all but one player is not "all-in"

When no more betting is possible, the remaining players two face down cards are exposed and the players now have the option of folding and getting back a fair share of his wager. A player can get back 40% of his money if he folds after the first three community cards are revealed, or 20% of his wager if he folds after the fourth community card is revealed. This allows the game of No-Limit Hold Em to minimize the element of luck and for the skilled player to be rewarded.

With the additional features of this new invention, the more skilled player will avoid what are known as "bad beats" (bad beats are times when a player has a significant statistical advantage over an opponent, but still loses everything). Some of the new decisions in this game include the following:

(a) A player who knows that their "all-in" wager has some insurance can decide that moving "all-in" is less risky and can use this tactic more often

(b) A player must know the value of their "all-in" wager compared to the correct odds of winning their hand after the first three community cards are revealed.

(c) A player must know the value of their "all-in" wager compared to the correct odds of winning their hand after the fourth community is revealed.

This invention is especially suited for electronic and online gaming, as the calculation of returning 40% and 20% of an "all-in" wager can be computed instantly.

Specific features of the invention will be apparent from the attached drawings and description of a way that the game is played according to the invention.

Referring to FIG. 1, there is shown a diagram that explains how the game of the present invention is played. The diagram shows 12 different events taking place sequentially along with 11 possible betting decisions. The diagram pre-supposes five players, although the game can be played by different numbers of players, up to about ten players.

The game is played with a single deck of cards containing four suits of thirteen cards per suit, making a total of fifty-two cards. The deck is conventional *poker* deck (or bridge deck). The aim of each player is to achieve a winning *poker* hand, using two concealed cards held by each player and five community cards available to all players.

Referring to FIG. 1, prior to event No. 1 the players ante an agreed number of chips (tokens) to form a pot, i.e. the prize for the winning hand.

Event No. 1 involves dealing two cards face down to each player. Each player is permitted to look at his two cards, but not the cards of the other players.

Event No. 2 involves a first round of betting. The players' bet, based on the first two cards dealt to each player. Any player can drop out of the game or fold at any time, e.g. after the first two cards have been dealt to each player, but prior to the first round of betting. Any player can wager all of their money or be "all-in" at the end of this round of betting.

Event No. 3 involves the situations where no more betting is possible. The players remaining in the hand must expose their two face down cards. If there is more betting possible, the players remaining in the hand can not expose their two face down cards.

Event No. 4 involves the dealing of three community cards face-up. In the diagram the three face up cards are illustratively depicted as a spade, heart and diamond. The cards can in practice be any card in the deck, i.e. the three topmost cards in the deck.

Any player can use a community card in order to form a five card *poker* hand. For example, if player A should hold two kings and one of the three community cards is a king, then player A has a hand value of three kings at that point in time.

Event No. 5 depends upon whether there is anymore betting possible.

If there is no more betting possible, any of the players remaining have the option to fold and get 40% of his wager returned.

If there is more betting possible, the players who are not "all-in" can perform a second round of betting. The players base their bets on their individual hands, plus the three community cards. Each player also takes into consideration the bets of the other players. Any player can wager all their money or be "all-in" at the end of this round of betting.

Event No. 6 involves the situations where no more betting is possible after the second round of betting. The players remaining in the hand must expose their two face down cards. If there is more betting possible, the players remaining in the hand can not expose their two face down cards.

Event No. 7 is the dealing of a fourth community card. As with the previous three community cards, the fourth community card can be any card in the deck, i.e. the topmost card in the deck at the moment.

Event No. 8 depends upon whether there is anymore betting possible.

If there is no more betting possible, any of the players remaining have the option to fold and get 20% of his wager returned.

If there is more betting possible, the players who are not "all-in" can perform a third round of betting. The players base their bets on their individual hands, plus the four community cards. Each player also takes into consideration the bets of the other players. Any player can wager all their money or be "all-in" at the end of this round of betting.

Event No. 9 involves the situations where no more betting is possible. The players remaining in the hand must expose their two face down cards. If there is more betting possible, the players remaining in the hand can not expose their two face down cards.

Event No. 10 is the dealing of a fifth community card. As with the previous community cards, the fifth community card can be any card in the deck, i.e. the topmost card in the deck at the moment.

~~Event No. 11 is a fourth round of betting. The players base their bets on their individual hands, plus the five community cards. Each player also takes into consideration the bets of the other players. Any player can wager all their money or be "all-in" at the end of this round of betting. However, any player who is already "all-in" or who has just moved "all-in" can no longer fold.~~

~~Event No 12 is determining the winning hand. The hands of the players still in the game are exposed to disclose the winning hand. This winning hand is determined by combining the five community cards, together with the two-down cards to form individual five-card *poker* hands. The highest *poker* hand is the game winner.~~

~~The new No-Limit Hold-Em game compares favorably with the current game. The present invention provides for more decisions and reduces the element of luck. In addition, the present invention allows for the more skilled players to have fewer "bad beats;" situations where a player is a mathematical favorite but still ends up losing. And, the new invention allows the less skilled player a chance to play longer as their money lasts longer by folding when being behind.~~

BACKGROUND OF THE INVENTION

1.   Field of the Invention

The Invention relates to gaming and to card games. More particularly, the Invention relates to a method of playing a card game consisting of a limited but indeterminate number of rounds in which a number of players receive playing cards and compete against each other with the prize being the total amount of money or chips wagered during a given hand.

2.   Glossary of Terms Used

A.   All-In: "all-in" refers to an option to wager all of his remaining money or chips that may be exercised (i) by any player then participating in that hand (ii) in any of the several rounds of wagering associated with that hand.

B.   Big Blind: The player seated to the left of the small blind. The big blind is second to receive a card and, in the first round of wagering in a given hand, is required to wager a pre-determined amount, typically the minimum bet.

C.　California Hold 'Em: "California Hold 'Em" refers to the game of "No Limit Texas Hold 'Em" as modified by the application of the Invention.

D.　Card or Cards: "card" or "cards" refer to conventional playing cards, i.e. a single deck of fifty two cards comprised of four suits (spades, hearts, clubs and diamonds) of thirteen cards each, with each suit including (in descending rank) one ace, one king, one queen, one jack, one ten, one nine, one eight, one seven, one six, one five, one four, one three and one two.

E.　Check: "check" refers to an election made by a player in a hand to postpone his wagering decision until another player in the hand has wagered first, after which time the player who has checked must, when it is his turn to wager, match the wager, raise the wager or fold.

F.　Chips: "chips" refers to the markers that are used for wagering purposes in tournament games.

G.　Community Cards: "community cards" refers to the cards that are dealt face-up and that may be used by all player then active in any given hand.

H.　Down Cards: "down cards" refers to the cards dealt face-down to each player.

I.　Fold: "fold" refers to a declaration by a player in a hand that he has decided to withdraw from the hand and forfeit the amount he has wagered prior to his declaration.

J.　Hand: "hand" refers to a round of poker in which, in the case of both Texas Hold 'Em and California Hold 'Em, each player is dealt two down cards and has the use of up to five community cards.

K.　Insurance Premium: "insurance premium" refers to an amount required by the game sponsor to be paid by any player electing to fold with insurance. The insurance premium may be either (i) a fixed amount or (ii) the product of (I) a fixed amount (i.e., the amount required of either the big blind or the small blind) and (II) a numeric value (i.e., one, two, three, etc.).

L. Poker: "poker" refers to a classification of card game in which a number of players compete against each other in hands to win the pot, a prize which consists of the net amount wagered by all players in any given hand. The winner in each hand is determined based upon a fixed ranking of hands, and may be determined by the highest hand, the lowest hand or split between the highest and lowest hand.

M. Pot: "pot" refers to the total net amount of wagers (i.e., the total amount of wagers less any fee or commission assessed by the sponsor of a game) that may be won in any given hand. In games of California Hold 'Em, "pot" will include any insurance premium paid by players who elect to fold with insurance.

N. Recovery Percentage: "recovery percentage" refers to the amount of a player's all-in wager that may be recovered following that player's election to fold with insurance. The recovery percentage may be any amount permitted by the rules of the game sponsor, however it is believed that, in the preferred embodiment of California Hold 'Em, the recovery percentage will be either 40% or 20%, depending upon when the election is made.

O. Ring Games: "ring games" are games of No Limit Hold 'Em in which players compete with money, rather than tournament chips. Ring games generally have no prize other than the money wagered in a given hand.

P. Small Blind: The player seated to the left of the dealer. The small blind is first to receive a card and, in the first round of wagering, is required to wager a pre-determined amount, typically half the minimum bet.

Q. Texas Hold 'Em: "Texas Hold 'Em" refers to a poker game in which each player is dealt two down cards and, sequentially with rounds of wagering occurring after each event, three, then one, then a final community cards are dealt, with the winner based on the highest possible poker hand. Texas Hold 'Em games that incorporate the all-in variant of wagering are referred to as "No Limit Texas Hold 'Em" or just "No Limit Hold 'Em."

R. Tournament Games: "tournament games" are games of No Limit Hold 'Em in which players purchase a seat for a specific purchase price and, in exchange,

receive a set number of chips with which they may play. The game is won by the player who wins all the chips in the tournament game.

3.   The Background Art

Legalized gaming has evolved from a simple, social pastime into a major commercial enterprise. Poker, in particular, due to its many variations, easy to understand rules, group participation nature and variability of stakes, has become the game of choice for popular gambling. At any given time, 24 hours every day of every week, many thousands of people world-wide will be playing poker at social or, more often, commercial venues, including card rooms, casinos, stand-alone console games, personal electronic games and on-line gambling facilities. There are even several television shows and magazines devoted exclusively to poker.

Of all the variants, one of the most popular poker games is Texas Hold 'Em, a game which awards a pot to the player having the highest five-card poker hand, ranked in standard poker fashion, i.e. royal flush, straight flush, four of a kind, full house, flush, straight, three of a kind, two pair, one pair, and high card, in descending order. Texas Hold 'Em is played sequentially through eight separate steps, as follows:

Step 1:   two cards are dealt, face down, to each player;

Step 2:   a round of wagering occurs[1];

Step 3:   three community cards are dealt, face up;

Step 4:   a round of wagering occurs;

Step 5:   the next-to-last "community" card is dealt, face up;

Step 6:   a round of wagering occurs;

Step 7:   the last community card is dealt, face up;

Step 8:   a round of wagering occurs; and

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[1]   It should be noted that a player is entitled to check, rather than wager; however, if a player checks and another player wagers, the player who checked must match the wager, raise the wager or fold.

Step 9:   each remaining player exposes his down cards, the winner is declared and the pot is distributed.

Each player is entitled to combine one, two or (in rare cases) none of his down cards with any of the five community cards to form the highest possible poker hand. Most often a player will combine three of the community cards with both of his down cards to form a contesting poker hand.

All wagers made during a hand are held in the pot pending distribution to the eventual winner. In any round any player may elect not to wager[2] (or not to match another player's wager), in which case that player folds and is no longer eligible to play in the hand.

4.   The Problem Presented by No Limit Texas Hold 'Em Games

Generally speaking, a game's sponsor will prescribe the minimum and maximum size of any given wager, including raises. However, in games of Texas Hold 'Em that incorporate the all-in wagering variant, there is no pre-set limit to the maximum amount a player may wager (or raise); the maximum amount a player may wager (or raise) is limited only by the amount of money or chips a player has available at that moment in time. Games of Texas Hold 'Em that incorporate the all-in wagering variant are known as No Limit Texas Hold 'Em, or just No Limit Hold 'Em.

In games of No Limit Hold 'Em any player may move all-in at any round of wagering. Once a player has moved all-in, every other player who wishes to remain in the hand must either match the amount wagered by the player who has moved all-in or fold and lose what he had bet to that point[3]. Thereafter, (i) each remaining player exposes his down cards, (ii) all remaining community cards are dealt, face up and (iii) the winner is declared based on the cards revealed.

A player who elects to be all-in can no longer make any further decisions about his hand; as a result, a player who may have superior skill or a statistically significant advantage over his

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[2]   The exception to this rule is the first round of wagering, in which the big blind and the small blind are required to wager a pre-determined amount.

[3]   Note that the nomenclature "all-in" is somewhat of a misnomer: a player who moves all-in does, indeed, place all of his remaining money or chips into the pot, however his potential loss is limited to the maximum amount bet by any other player. Thus, for example, if Player A with 50 chips moves all-in and Player B has only 30 chips but chooses to match the bet and move all-in, Player A's maximum potential loss is 30, rather than 50, chips.

opponent(s) can still lose through the luck of the draw. Thus, an all-in decision that may be the correct decision for a player to make from the perspective of statistics or skill (i.e., the superior player will often be able to assess with reasonable accuracy the odds of winning or losing a given hand based on his down cards, the community cards and the relative statistical probability of an opponent having a superior hand) can result in a catastrophic monetary loss.

DETAILED DESCRIPTION OF THE INVENTION & PREFERRED EMBODIMENT

1.   Detailed Description of the Invention

Those of ordinary skill in the art will realize that the following description of the invention is illustrative only and not in any way limiting. Other embodiments of the invention will readily suggest themselves to such skilled persons.

As described above in the Brief Summary of the Invention, one significant problem with No Limit Hold Em is that, because a player who is all-in can no longer make any wagering decisions about his hand, luck rather than decision-making skills becomes a bigger part of the game. Thus, a superior player can lose all of his money in an all-in game. Accordingly, a game of California Hold 'Em (i) minimizes the element of luck and maximizes the element of skill in determining winning hands, (ii) will encourage more players to play the game, given the insurance feature of hedging one's potential loss in any given hand and (iii) enable more players to remain in a game after losing a particular hand.

In a game of California Hold Em, when all remaining players have moved all-in and no more wagering is possible, each remaining player will have two specific options to fold and get back a proportionate share of his wager. The invention specifies that a player may recover (a) a set percentage of the amount he has wagered if he folds after the first three community cards are revealed or (b) a lesser percentage of the amount he has wagered if he folds after the fourth community card is revealed (in the preferred embodiment the percentages would be 40% and 20%, respectively). The invention may not be invoked until after the first three community cards have been dealt, nor does it permit invocation after the last community card is dealt; thus, players

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Similarly, if Player A has 30 chips and moves all-in but Player B has 50 chips, Player B must only wager 30 chips to remain in the hand.

wishing to insure against bad luck may do so only at the points in the hand where luck, rather than skill, will have the most influence on the outcome of the hand.

It should be noted that, because the invention permits any player in the hand to invoke the benefits at one of two decision points, it is quite possible that, in games where more than two players remain after the all-in decision has been made, one player may elect the invention after the first three community cards have been dealt and another player may elect the invention after the fourth community card has been dealt.

It is also important to note that the decision to invoke insurance may only be made after all other wagering decisions have been made. Thus, for example, if Player A moves all-in and, in response, Player B moves all-in, all wagering decisions for that round are over and the next card must be dealt. Continuing the example, after the next card has been dealt, either Player A or Player B may invoke the insurance feature of the invention and elect to fold and receive back a portion of his all-in wager.

In California Hold Em, a player will have a greater chance to avoid what are known as "bad beats" (bad beats are times when a player has a significant statistical advantage over an opponent, but still loses everything). Thus, a player more capable of evaluating the statistical advantages of a particular hand (i.e., the mathematical probabilities associated with the distribution of a fixed universe of playing cards) will now be able to incorporate the concept of insurance to reduce the risk of either moving all-in or remaining in a hand when another player has moved all-in. Similarly, by reducing the risk of moving all-in or remaining all-in, the move is likely to become a more tactical decision, again benefiting the more skillful player.

2.   Explanation of the Invention with Reference to the Drawings

The following three sections should be read with reference to, respectively, Figure No. 1, Figure No. 2 and Figure No. 3. For convenience, each of the referenced drawings has been created with a "dealer" and six position players, denoted Players A through F. The dealer is not a player in either manual (i.e., games dealt in a casino or gaming room) or electronic (either console or on-line) games of No Limit Hold 'Em.

Similarly, and again for convenience, the drawings have been explained as if Player A (the player seated to the immediate left of the dealer) is the small blind and Player B (the player

seated to the immediate left of the small blind) is the big blind. In practice, the position of dealer (known in gaming parlance as the "button") and, correspondingly, the positions of small blind and big blind, rotate clockwise (i.e., moving to the left) progressively with each hand as the game progresses. This is because both the small and the big blinds are at a disadvantage (because they are required to wager before they see their cards, whereas each other player has a chance to see his cards before they decide to check, wager or fold), and rotating the position among all players minimizes the disadvantage over the course of the game. Accordingly, rather than attempt to introduce the complexities of position rotation, and because position rotation is not integral to an explanation or understanding of the invention, the drawings and explanation assume fixed positioning for descriptive purposes only.

A. Figure No. 1

In Figure No. 1, a hand of California Hold 'Em is described in which an all-in decision is made after the two down cards have been dealt to each player. There are six players (Players A through F) and the hand proceeds according to the following steps.

Step No. 1: The two down cards are dealt to each player. Each player is permitted to look at his two down cards, but not the down cards of any other player.

Step No. 2: A first round of wagering takes place, with the following results: Player A (the small blind) wagers; Player B (the big blind) wagers; Player C folds; Player D folds; Player E moves all-in; Player F moves all-in; Player A moves all-in; and Player B moves all-in. At this point in the hand, two players have folded and four players have moved all-in; the four players who have moved all-in now reveal their down cards.

Note that the insurance option is not available because the next round of dealing involves the three community cards. A player must decide to match or withdraw without the benefit of the insurance provided by the invention.

Step No. 3: The three community cards are dealt, face up.

Step No. 4: Because the all-in election has been made, no more rounds of wagering can take place; however, since the insurance option is a wagering decision, the following

results, as outlined in Figure No. 1, take place: Player E does nothing; Player F does nothing; Player A does nothing; and Player B folds with insurance.

By folding with insurance at the first opportunity (i.e., after the three community cards have been dealt), Player B will receive the recovery percentage less the insurance premium[4].

Step No. 5: The fourth community card is dealt, face up.

Step No. 6: Again, because the all-in election has been made, no more rounds of wagering can take place; however, since the insurance option is a wagering decision, the following results, as outlined in Figure No. 1, take place: Player E does nothing; Player F does nothing; and Player A folds with insurance.

By folding with insurance at the second, and last, opportunity (i.e., after the first three and the fourth community cards have been dealt), Player A will receive the recovery percentage less the insurance premium[5].

Step No. 7: The fifth and final community card is dealt, face up, Player E and Player F use their previously revealed down cards and five community cards and the winner is declared based on the highest possible poker hand. The winner receives the pot, which consists of all wagers in the hand (less any fee or commission assessed by the sponsor of the game) plus the insurance fees paid by Player A and Player B, each of whom elected to fold with insurance.

B.   Figure No. 2

In Figure No. 2, a hand of California Hold 'Em is described in which an all-in decision is made after (i) the two down cards have been dealt to each player, (ii) a round of wagering has occurred in which no player elected to move all-in and (iii) the first three community cards have been

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[4]   Note that the amount Player B wagered is not necessarily the total amount of money he moved all-in; rather, his wager is equal to the highest of the amounts actually placed at risk by Player A, Player E or Player F.

[5]   Note that, in this case, the amount Player A wagered is again the amount actually at risk, i.e., the higher of the amounts actually placed at risk by Player E or Player F.

dealt, face up. There are six players (Players A through F) and the hand proceeds according to the following steps.

Step No. 1: The two down cards are dealt to each player. Each player is permitted to look at his two down cards, but not the down cards of any other player.

Step No. 2: A first round of wagering takes place, with the following results: Player A (the small blind) wagers; Player B (the big blind) wagers; Player C folds; Player D folds; Player E wagers; Player F raises; Player A calls; Player B calls; and Player E calls. At this point in the hand, two players have folded and four players have wagered; because no player has moved all-in, no player may reveal their down cards.

Step No. 3: The three community cards are dealt, face up.

Step No. 4: Because the all-in election has not been made, a round of wagering takes place with the following results, as outlined in Figure No. 2: Player F wagers; Player A folds; Player B moves all-in; Player E moves all-in; and Player F moves all-in. At this point, Player B, Player E and Player F reveal their down cards.

Because the all-in election had not been made by anyone prior to the first three community cards having been dealt, the election to fold with insurance is not available for this round of wagering (only a previously all-in player may elect the insurance option).

Step No. 5: The fourth community card is dealt, face up.

Step No. 6: Now, because the all-in election has been made, no more rounds of wagering can take place; however, since the insurance option is a wagering decision, the following results, as outlined in Figure No. 2, take place: Player B does nothing; Player E does nothing; and Player F folds with insurance.

By folding with insurance at the second, and last, opportunity (i.e., after the first three and the fourth community cards have been dealt), Player F will receive the recovery percentage less the insurance premium[6].

Step No. 7: The fifth and final community card is dealt, face up, Player B and Player E use their previously revealed down cards and five community cards and the winner is declared based on the highest possible poker hand. The winner receives the pot, which consists of all wagers in the hand (less any fee or commission assessed by the sponsor of the game) plus the insurance fee paid by Player F who elected to fold with insurance.

C.   Figure No. 3

In Figure No. 3, a hand of California Hold 'Em is described in which an all-in decision is made after the two down cards have been dealt to each player and the first three and the fourth community cards have been dealt. There are six players (Players A through F) and the hand proceeds according to the following steps.

Step No. 1: The two down cards are dealt to each player. Each player is permitted to look at his two down cards, but not the down cards of any other player.

Step No. 2: A first round of wagering takes place, with the following results: Player A (the small blind) wagers; Player B (the big blind) wagers; Player C folds; Player D folds; Player E wagers; Player F raises; Player A calls; and Player B calls. At this point in the hand, two players have folded and four players have wagered.

Note that the insurance option is not available because the next round of dealing involves the three community cards. A player must decide to match or withdraw without the benefit of the insurance provided by the invention.

Step No. 3: The three community cards are dealt, face up.

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[6]   Note that, in this case, the amount Player F wagered is again the amount actually at risk, i.e., the higher of the amounts actually placed at risk by Player E or Player B.

Step No. 4: Because the all-in election has not been made, a round of wagering takes place with the following results, as outlined in Figure No. 3: Player F wagers, Player A raises; Player B calls; Player E folds; and Player F calls.

Step No. 5: The fourth community card is dealt, face up.

Step No. 6: Again, because the all-in election has not been made, a further round of wagering takes place with the following results, as outlined in Figure No. 3: Player F checks; Player A moves all-in; Player B folds; and Player F moves all-in.

Because the all-in election had not been made by anyone prior to the first four community cards having been dealt, no player has the election to fold with insurance (only an all-in player may elect the insurance option). Accordingly, Player B is unable to insure his loss.

Step No. 7: The fifth and final community card is dealt, face up, Player A and Player F reveal their down cards and using the five community cards the winner is declared based on the highest possible poker hand. The winner receives the pot, which consists of all wagers in the hand (less any fee or commission assessed by the sponsor of the game).

3.   Preferred Embodiment

Although the invention may be used in a manually dealt version of No Limit Hold Em, because the application of the invention will change, dynamically, the odds of winning a hand whenever it is invoked, and because the application of the invention will introduce significant hand-specific record-keeping obligations, the invention is most suitable for electronic gaming, either through console (i.e., stand-alone or home-based games) and on-line gaming.

At an appropriate point in the game, as specified above, a player may invoke the invention by declaring "fold with insurance"; this declaration (which may be oral, in the case of a manually dealt hand, or the giving of an electronic command, either by mouse or keystroke, in the case of an on-line game or push-button, in the case of a console electronic game) results in the declaring player (i) withdrawing from the hand and (ii) recovering from the pot the difference between (I) the recovery percentage of the player's all-in wager, and (II) the insurance premium.

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The new No Limit Hold Em game (i.e., a No Limit Hold Em game utilizing the invention) compares favorably with the current game. The invention provides for more decisions and reduces the element of luck. In addition, the invention allows for the more skilled players to have fewer "bad beats" (i.e., situations where a player may be a mathematical favorite but still ends up losing). Further, in that the invention allows players to play longer the invention offers a significant revenue enhancement to sponsors of manual, on-line and console gaming."